



DIFC FinTech Fund is looking to partner with successful, growth-stage FinTech firms that can support the development of the financial services sector in the MEASA region. The overarching parameters which DIFC FinTech Fund team will look at, in terms of a business plan, include:

Technical Risk

- Can your company build and deliver the product/service you are offering?
- Can you do it better than anyone else (competitive advantage – technical (IP) or cost)?

Market Risk

- Are there buyers who need/want the product/service your company is offering? – # of possible customers (market size)
- Will they buy? How important is your offering to the customers (must have or nice to have)? – evidence of market need

Team/Operational Risk

- Does your management team have the ability to execute the plan you are proposing – experience, skills and industry knowledge/contacts?

While business plans can be customised, depending on the stage and preference of each start-up, the DIFC FinTech Fund investment thesis will focus on the following key areas:

Customer Need

- Why would the customer purchase your product and/or service?
- The business plan should directly address customer's (buyer's) problem
 - This could for example include how much \$ will customer lose; how much time will be lost
- Customer references could also be provided
- Additionally, a feedback from customer on: "Will you pay \$XXX now for the product or service?"

Market Landscape & Competitors

- Explain how your offering fits in the larger market "landscape"
- Who else is solving the problem you are solving?
- Using your offering or a different offering?
- Who are the major competitors? (Either by name or by type)
- What is the weakness of those competitors? OR
- What is your opportunity to enter this market? OR
- Why will customers buy from you rather than your competitors?

Marketing & Sales Strategy

- Describe how you will market and sell to customers
- Describe your channel strategy and partners
- Marketing & Sales are different – cover both!
 - Marketing is the message and its delivery to generate sales leads
 - Sales are the signed purchase agreements
- Highlight key marketing partnerships or messages
- Describe your pricing strategy
 - Mention margins broadly

BUSINESS PLAN TEMPLATE



Management & Corporate Team

- Team includes executives, key contributors, Board of Director members, outside advisors, and previous investors
- Provide a background summary on overall team
 - emphasis on the credentials and passion of the founding team to solve this problem
- Include execs or key contributors who might be important to investors because of their role or background

Corporate Plan

- Present a “process perspective” on what your company will do
- Include a timeline with key milestones for each functional area/activity in the company
- Highlight key financial events/results
- Summarise other key corporate information and notes

Financial Information

- High level financial information
 - Back up and be ready to defend the numbers in case of later stage due diligence
- Key items to cover (based on stage of start-up, DIFC fund primary focus on growth stage):
 - Income statement
 - Cash flows/cash needs
 - Investment requirements
 - Valuation/Investor value
- Model for 5 years at most